

# FAQ

## MEDICAL ASSISTANCE FOR WORKERS WITH DISABILITIES FREQUENTLY ASKED QUESTIONS

### **Q: What is MAWD?**

**A:** Medical Assistance for Workers with Disabilities (MAWD) lets Pennsylvanians with a disability take a job, earn more money, and still keep their medical coverage and home- and community-based services (waiver services).

### **Q: Will MAWD affect my Medical Assistance (MA) waiver participation?**

**A:** Yes, it will allow you to earn more and still be eligible for MA benefits, including waiver services. For more detailed information, see the Waivers section below.



[www.dhs.pa.gov/MAWD](http://www.dhs.pa.gov/MAWD)

**1.800.692.7462**

**TTY/TDD: 1.800.451.5886**

### **ELIGIBILITY**

#### **Q: Who is eligible for MAWD?**

**A:** To be eligible, a person must:

- Be at least 16, but less than 65 years old;
- Be employed and getting paid;
- Have a disability that meets the Social Security Administration's (SSA) standards. Disabilities may include physical or developmental disabilities, mental health or intellectual disabilities. SSA income standards are not used.
- Have countable (earned and unearned) income below 250 percent of the federal poverty level (FPL). If you earn more you might still qualify because there are significant deductions used. Contact your caseworker or local county assistance office (CAO) for more information or apply at [www.compass.state.pa.us](http://www.compass.state.pa.us).
- Have \$10,000 or less in countable resources (resident property and one automobile are not countable resources).
- If your countable income increases above 250 percent of the FPL and is at or below 600 percent of the FPL, and you have received MAWD for at least the past 12 months, you may continue to be eligible for MAWD in the Workers with Job Success program.

#### **Q: How do I know if I have a disability that will qualify me for MAWD?**

**A:** MAWD applicants need to meet SSA's definition of disability or the Department of Human Services' (DHS) disability rules (except for earnings). For more information about eligibility, contact your local CAO.

#### **Q: Does MAWD provide coverage for short-term disabilities?**

**A:** No. MAWD covers individuals who have a disability that is expected to exist for more than one year.

#### **Q: Do I have to be receiving Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) to be eligible for MAWD?**

**A:** No. Individuals applying for MAWD do not have to apply for or receive SSI/SSDI.

#### **Q: If I was participating in a Medicaid buy-in program similar to MAWD in another state, does that automatically make me eligible for MAWD?**

**A:** No. Each state has different eligibility requirements. You must meet Pennsylvania's requirements to qualify for the program.

### **APPLYING**

#### **Q: How can I apply for MAWD?**

**A:** You can apply online at [www.compass.state.pa.us](http://www.compass.state.pa.us), by telephone at 1-866-550-4355, call the DHS Helpline at 1-800-692-7462, or visit your local CAO for an application.

#### **Q: Is a face-to-face interview required to apply for MAWD?**

**A:** No. Apply online via COMPASS, by telephone, or send the completed application to your local CAO. You will be notified of your eligibility status.

### **WORK REQUIREMENTS**

#### **Q: Must I work a certain number of hours or meet wage requirements to qualify?**

**A:** No.

**Q: Am I eligible for MAWD if I am self-employed?**

**A:** Yes, but you must provide documentation of self-employment.

## WAIVERS

**Q: If I work, will I earn too much to be eligible for my waiver?**

**A:** Individuals enrolled in MAWD can earn more without losing benefits.

- MAWD recipients with countable (earned and unearned) income less than 250 percent of the FPL can receive MA, including waiver services.
- An individual earning more than 250 percent of the FPL might still qualify for MAWD because there are significant deductions from earned income, including impairment-related work expenses that are used to determine countable income for MAWD.
- If your countable income increases above 250 percent of the FPL and is at or below 600 percent of the FPL, and you have received MAWD for at least the past 12 months, you may continue to be eligible for MAWD in the Workers with Job Success program.
- An individual earning more than the waiver income limit of 300 percent of the Federal Benefit Rate might still qualify for waiver services through MAWD if countable income, after deducting allowable work expenses, is less than 250 percent of the FPL, or is less than 600 percent of the FPL for Workers with Job Success.
- Even if you have total income exceeding the limits listed above, please contact your local CAO or apply for MAWD.

## BENEFITS

**Q: What medical services are provided under MAWD?**

**A:** Benefits may include: doctor visits, durable medical equipment, prescription drugs, acute care, mental health services, dental services, hospital stays, rehabilitation services, hospice services, and medical assistance transportation.

**Q: If I'm already working and have health care benefits through my employer, but still qualify for MAWD, which coverage would be primary and which would be secondary?**

**A:** Coverage through your employer is considered primary. Your MAWD benefits will cover those health care services not covered by your employer's health care coverage, but covered under Pennsylvania's MA program.

**Q: How does the Medicare Prescription Drug Coverage affect individuals who are enrolled in both MAWD and Medicare?**

**A:** If you receive both MAWD and Medicare, your prescriptions will be covered by Medicare. Because you are in MAWD, you will automatically receive extra help paying for the deductibles and premiums. Your co-payment will be between \$1 and \$5 for each prescription drug, and your Medicare Part D premium will be paid for.

## PREMIUMS

**Q: How much of a premium must I pay to participate in MAWD?**

**A:** MAWD recipients whose countable income after deductions is less than or equal to 250 percent of the FPL must pay five percent of their countable monthly income. MAWD recipients in the Workers with Job Success program must pay 7.5 percent of their countable monthly income or the \$948.00 full cost monthly premium.

**Q: How do I pay my monthly premium?**

**A:** You have a few options when paying your premium. You can pay online by going to [www.humanservices.state.pa.us/MAWDOnlinePayments](http://www.humanservices.state.pa.us/MAWDOnlinePayments) or you can pay with a check or money order. You will receive a statement each month showing the amount due along with a prepaid envelope to return your payment.

## LOSING BENEFITS

**Q: If my countable income increases above 250 percent FPL, will I be ineligible for MAWD?**

**A:** Not necessarily. If you have received MAWD for at least the past 12 months and your income increases above 250 percent FPL and is at or less than 600 percent FPL, you may continue to qualify for MAWD in the Workers with Job Success program. For more information, refer to the MAWD Workers with Job Success Frequently Asked Questions document at [www.dhs.pa.gov/MAWD](http://www.dhs.pa.gov/MAWD).

**Q: If my SSDI benefits are terminated because of my earnings, will I also be ineligible for MAWD?**

**A:** Not necessarily. If your earnings exceed an amount that makes you financially ineligible for SSDI, you may continue to be eligible for MAWD if you still meet the MAWD eligibility requirements. You should contact your CAO for help in determining continued eligibility for MAWD.

**Q: Will I automatically be terminated from MAWD if I lose my job?**

**A:** No. If you lose your job, you may be considered for a good cause exception to continue eligibility for up to two months. During this two-month exception, you do not have to pay the monthly premium. You must contact your caseworker at the CAO to be considered for a good cause period.

**Q: Will I automatically be terminated from MAWD if I have an extended illness or medical condition that does not allow me to work?**

**A:** No. If you have an extended illness or medical condition that does not allow you to work, you may request for a good cause exception to continue eligibility for up to two months. During this two-month exception, you do not have to pay the monthly premium. You must contact your caseworker at the CAO to request a good cause period.

**Q: If I work will I lose my waiver benefits?**

**A:** Individuals enrolled in MAWD can earn more without losing their benefits. See the Waivers section above.